

<b>COMPLIANCE DOCUMENT REQUEST</b>
Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination. If you prefer, you may send the “bolded” items below when you return the Compliance Information Request document. By doing so, you assist examiners in reducing the length of the on-site review.

**General**

1. **A copy of the financial institution's most recent compliance audit and supporting workpapers (not your institution's last FDIC examination).**
2. **Copies of any written compliance programs (including policies and procedures, training, and audit and/or review policies).**
3. **A copy of any branch closing or relocation policy.**

**Truth in Lending**

1. A copy of the Consumer Handbook on Adjustable Rate Mortgages used for variable-rate loans. Also, a list of all indices used by the financial institution for adjustable rate loan products since the last compliance examination.
2. **Copies of actual periodic billing statements sent to a customer where a finance charge was imposed for two consecutive billing periods (Copy both sides of the statements)[Open-end Credit].**
3. **If the billing error notice is not included with the periodic billing statement, a copy of the annual billing error notice sent to open-end credit customers .**
4. **Copies of any financial institution policies regarding the sale of credit insurance.**
5. Documentation on any Regulation Z reimbursement made pursuant to the Truth in Lending Act since the last compliance examination.

**Consumer Leasing**

1. A copy of each disclosure statement form used by the financial institution or distributed to dealers.

**Real Estate Settlement Procedures**

1. A copy of the Special Information Booklet given to residential mortgage loan applicants.

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**Fair Debt Collection Practices**

1. **Copies of any forms or form letters used to collect third-party debts.**

**Preservation of Consumer's Claims and Defenses**

1. Copies of all note or contract forms used by the financial institution's dealers and any "purchase money loans" made by the financial institution.

**Electronic Fund Transfers**

1. **Copies of disclosure forms given to customers when opening an account.**
2. **Copies of the EFT agreement and error resolution notice given to customers.**
3. **Sample receipts from automated teller machine(s) reflecting both deposits and withdrawals.**
4. **A copy of a periodic statement on which a fee or charge has been imposed (other than a finance charge on open-end credit amount) for example, a fee imposed for an ATM transaction.**
5. **A copy of an actual customer's periodic statement showing an electronic funds transfer (Copy both sides of the statement).**

**Credit Practices**

1. Copies of notice forms provided to cosigners on consumer loans.

**Expedited Funds Availability**

1. **A copy of the institution's procedures and/or copies of procedures provided to employees.**
2. **A copy of the institution's funds availability policy disclosures.**

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**Truth in Savings**

1. **A copy of the initial disclosure form provided for each type of consumer deposit account since the last compliance examination, such as checking, savings and time deposits.**
2. **A copy of the notice of availability of disclosure form or copies of the disclosure forms that were provided to existing account holders .**
3. **A copy of the advance disclosure form for each account in which adverse changes in terms have occurred since the previous FDIC examination.**
4. **A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for *each* type of interest bearing account which incurred maintenance fees.**
5. **A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for *each* type of consumer account.**
6. **Copies of corresponding rate sheets for periods covered by periodic statements above.**
7. **A copy of notice forms used for maturing time accounts for both accounts with maturities less than one year and exceeding one year.**
8. **If the financial institution accrues interest on a collected balance method, provide an internal float schedule relating to each type of interest-bearing account.**

**Fair Housing**

1. Copies of any property appraisal forms used by the financial institution or outside appraisers.
2. Copies of expense reports reflecting the cost of obtaining an appraisal from *each* outside appraisal firm used by the financial institution.

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**Equal Credit Opportunity**

1. Copies of all credit application forms used by the financial institution or its dealers.
2. A copy of any instructions regarding credit scoring systems utilized by the financial institution, as well as an explanation of how the systems were formulated.
3. Copies of loan guaranty forms.
4. Copies of loan worksheets, prequalification sheets or similar forms.
5. Copies of all other documents which the financial institution may use to request or record any personal information concerning loan applicants.
6. Copies of adverse action notice forms (both consumer and business) used during the previous 25 months.
7. A copy of the form used to notify applicants of the right to receive a copy of the appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling.

**Community Reinvestment Act**

1. Please provide the past and current year CRA loan data for your institution that is required to be collected under Section 345.42 of the FDIC's Rules and Regulations.

**Privacy of Consumer Financial Information**

1. **A copy of the privacy notice(s) (initial, annual, and/or revised) and opt out notice(s), if applicable, that the institution delivers.**
2. A list of all affiliates and any nonaffiliated third parties to whom the institution discloses nonpublic personal information.
3. A copy of any joint marketing agreements.

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4. A copy of contracts and agreements with nonaffiliated third parties to provide or obtain nonpublic personal information or services.
5. A copy of telemarketing scripts used by nonaffiliated third parties to which you disclose nonpublic personal information under a joint marketing agreement.

**Children's Online Privacy Protection**

1. A copy of documents that demonstrate that the institution participates in an FTC-approved self-regulatory program, if applicable.
2. A copy of notice(s) to parents of the institution's practices with regard to the collection, use, and/or disclosure of a child's personal information.

**Fair Credit Reporting**

1. **Copies of the most recent billing notices from all consumer reporting agencies from which consumer reports were obtained. These notices should include the consumers' names or other identifiers used by the institution.**
2. **A copy of the notice given to current or prospective employees prior to the procurement of a consumer report for employment purposes.**
3. If the institution periodically provides data to a consumer reporting agency, a copy of the most recent data submission. (This may be provided on hard copy or electronically, provided that accurate field titles are given with an electronic copy.)
4. Files of disputes regarding accuracy of reported information, including disputes received by the institution from consumer reporting agencies and from consumers directly.
5. If the institution obtained and/or used prescreened list(s) of consumers to offer unsolicited credit or insurance products, a list of the criteria used to develop the list(s) and a sample of a solicitation sent to a consumer as a result.